Kit' and monthly statements. Banks have also been advised not to levy any charge that was not explicitly indicated to the cardholder at the time of issue of card and without obtaining consent of the cardholder.

In order to ensure transparency in banking services, RBI has also issued instructions to banks to display and update the details of various service charges in the prescribed format on their websites and in their offices/branches. While fixing the service charges, the banks are expected to ensure that the charges are reasonable, consistent with the cost of providing the services and the the customers with low value/volume of transactions are not penalized. RBI has also advised the banks to make provision on their web-sites for online registration of customers' complaints. Further, the scope of the Banking Ombudsman Scheme has been enlarged to cover complaints of the banks' customers concerning credit cards, service charges, delays in delivery of bank services, etc.

Granting of Educational Loans

1919. SHRI B.S. GNANADESIKAN: Will the Minister of FINANCE be pleased to state:

(a) whether all banks including private banks are adhering to norms fixed by the Reserve Bank of India (RBI) regarding grant of educational and agriculture loans;

the details of total amount disbursed by the Banks including private banks for educational loan in Tamil Nadu for the last three years; and

the details of the number of educational loan application rejected by the banks including private banks in Tamil Nadu for the last three years?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) All Scheduled Commercial banks, both in the public and private sector are required to adhere to norms fixed by the Reserve Bank of India (RBI) regarding grant of educational and agriculture loans under the priority sector guidelines.

(b) According to the RBI, the amount of education loans outstanding for all Scheduled Commercial Banks, including private sector banks during the last three years in the State of Tamil Nadu is given below:

(Amount in Rs. crore)

As on 31st March		
2005	2006	2007^
1001	1859	2363

(c) The RBI has reported that details of educational loan applications rejected in Tamil Nadu are not available.

Excise duties evasion by Pharma Companies

1920. SHRI UDAY PRATAP SINGH: Will the Minister of FINANCE be pleased to state:

(a) whether Government has ordered a probe into Excise duties evasion by some Pharma companies; and